Edgar Filing: PRUDENTIAL FINANCIAL INC - Form 424B3

PRUDENTIAL FINANCIAL INC

Form 424B3

November 06, 2007

This pricing supplement, which is not complete, relates to an automatically effective Registration Statement under the Securities Act of 1933, as amended. We may not sell the notes until we deliver a final pricing supplement. This pricing supplement and the accompanying prospectus supplement and prospectus are not an offer to sell these notes in any jurisdiction where such an offer would not be permitted.

Subject to completion, dated November 06, 2007

Prudential Financial InterNotes®, Due One Year or More from Date of Issue

Filed under Rule 424(b)(3), Registration Statement(s) No. 333-132469, 333-132469-01 and 333-132469-02

Pricing Supplement Number 205 Dated []

(to Prospectus dated March 16, 2006 and Prospectus Supplement dated March 16, 2006)

Investors should read this pricing supplement in conjunction with the Prospectus and Prospectus Supplement.

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CUSIP				Net					1 st	1 st				
	Principal	Selling	Gross		Coupon	Coupon	Coupon	Maturity	Coupon	Coupon	Survivor	s Product	Moody	s S & P
Number	Amount	Price	Concession	Proceed	s Type	Rate	Frequency	Date	Date	Amount	Option	Ranking	Rating	Rating
74432AVZ0	[ ]	100.000%	1.200%	[ ]	FIXED	5.200%	SEMI-	11/17/2014	05/15/2008	\$25.86	YES	Senior	A3	A+
							ANNUAL					Unsecured		
												Notes		

Redemption Information: Non-Callable.

Aggregate

Joint Lead Managers and Lead Agents: Banc of America Securities LLC, INCAPITAL, LLC Agents: A.G. Edwards & Sons, Inc., Bear, Stearns & Co., Inc., Charles Schwab & Co. Inc., Citigroup, Edward D. Jones & Co., L.P., Fidelity Capital Markets Services, Merrill Lynch & Co., Morgan Stanley, Ramirez & Co., Inc., Raymond James & Associates, Inc., RBC Dain Rauscher Inc., Muriel Siebert & Co., Inc., UBS Securities LLC, Wachovia Securities, LLC

Prudential Financial, Inc.	Offering Dates: November 06, 2007 through November 13, 2007	Prudential Financial, Inc. \$2,500,000,000.00 Prudential Financial			
	Trade Date: Tuesday, November 13, 2007 @12:00 PM ET	Retail Medium-Term Notes, including  Prudential Financial InterNotes® Prospectus dated March 16, 2006 and the Prospectus Supplement dated March 16, 2006			
	Settlement Date: Friday, November 16, 2007				
	Minimum Denomination/Increments: \$1,000.00/\$1,000.00				

Initial trades settle flat and clear SDFS: DTC Book Entry only

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DTC number: 0235 via RBC Dain Rauscher Inc.

If the maturity date or an interest payment date for any note is not a Business Day (as defined in the Prospectus), principal, premium, if any, and interest for that note is paid on the next Business Day, and no interest will accrue from, and after, the maturity date or interest payment date.

The Prudential Financial, Inc. InterNotes will be represented by a master global note in fully registered form, without coupons. The master global note will be deposited with, or on behalf of, DTC and registered in the name of a nominee of DTC, as depository, or another depository as may be named in a subsequent pricing supplement.

 ${\it InterNotes} ^{\$} \ is \ a \ registered \ trademark \ of \ Incapital \ Holdings \ LLC. \ All \ rights \ reserved$